

Battle  
09/933,796

**REMARKS**

The undersigned acknowledges the courteous treatment received during the course of a personal interview held on this date at which time the undersigned pointed out how the claims as amended distinguish over the references of record.

The Examiner suggested inserting in the method that the transactions are conducted online. The present amendment makes such changes.

It is believed that it would be appropriate for the Examiner to withdraw the restriction requirement made in the Office Action dated Nov. 16, 2006.

A number of depending claims have been canceled.

The Examiner is requested to call the undersigned or Mr. Kroll if further changes are required to obtain allowance of the application.

A favorable action is solicited.

Respectfully submitted,



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I hereby certify that this correspondence is being facsimile transmitted to the U. S.  
Patent and Trademark Office, telephone number 571-273-8300 on Oct. 9, 2007.

Leonard Belkin  
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